



Patent
Attorney's Docket No. 1032693-000115

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Frank Simon et al.)
Application No.: 10/804,872) Group Art Unit: 3629
Filed: March 19, 2004) Examiner: Michael J. Fisher
For: LOAN REPAY ENFORCEMENT) Confirmation No.: 7651
SYSTEM)
)
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RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 9, 2005, Applicant submits herewith the following Response filed concurrently with a three month Petition for Extension of Time extending the period for response to May 8, 2006. Favorable consideration of the following remarks is respectfully requested.